

FIG. 1

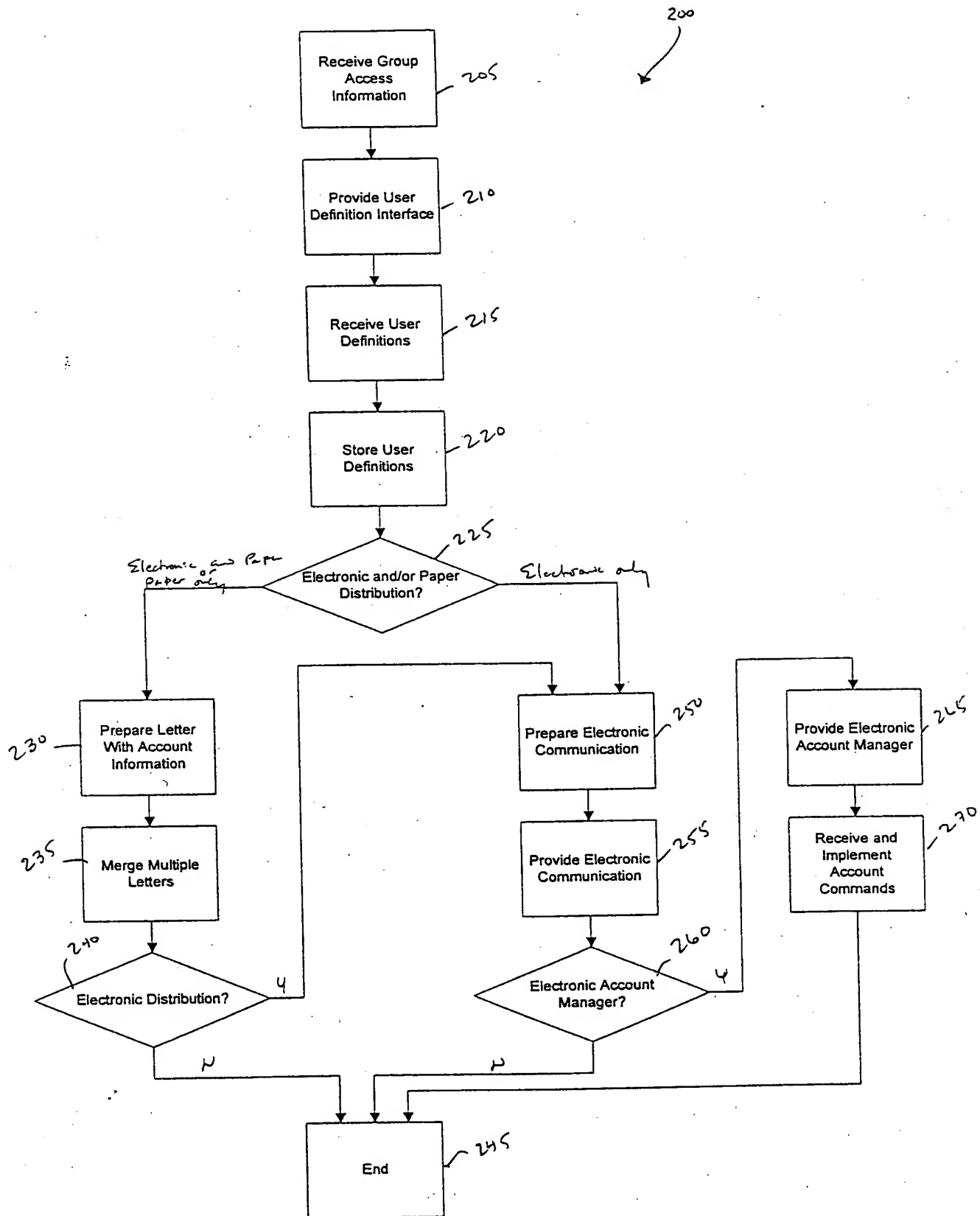


FIG. 2

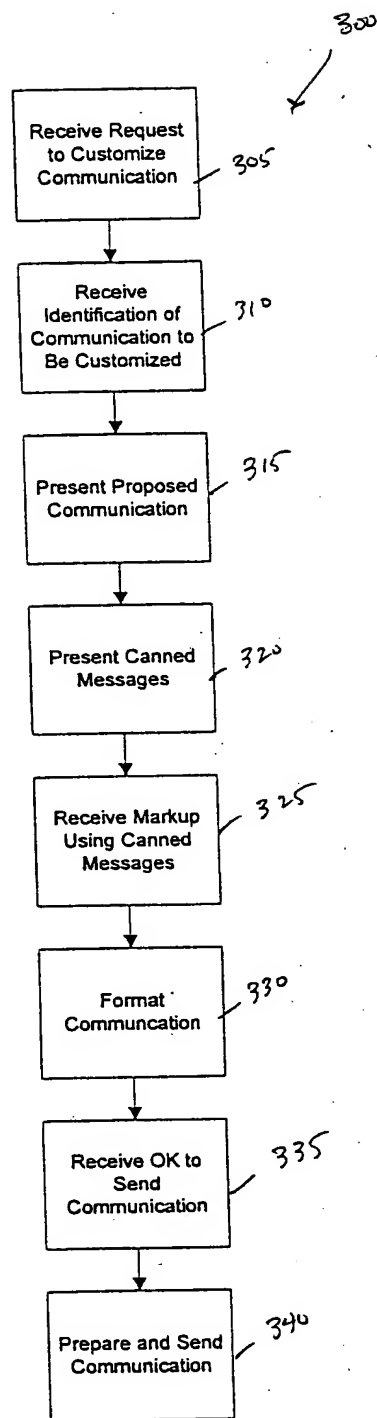
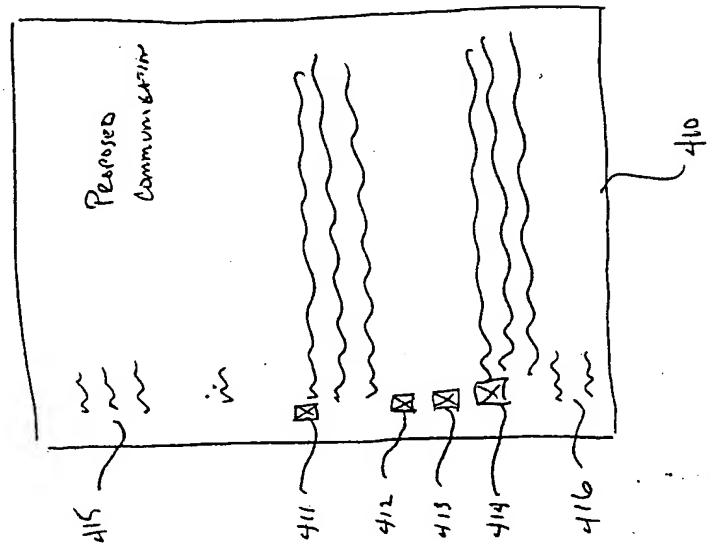


FIG. 3

- 430 {
 - DEROGATORY MESSAGES 432 434
 - Account overdrawn
 - CREDIT LIMIT EXHAUSTED TOO EARLY 438
 - UNWISSE SPENDING 436
 - NEEDS TO SEND PAYMENT TO PRIMARY PARTY
 - THREAT OF ELIMINATING ACCOUNT PRIVILEGES 439
 - POSITIVE MESSAGES 440 442
 - WE PLAY TO SEND PAYMENT ON
 - EVERYTHING IS WELL WITH US 444
 - MORE EVERYTHING IS WELL WITH YOU 446
 - INTRODUCING MESSAGE 450 452
 - POSITIVE TONE 454
 - NEGATIVE TONE 454
 - CONCLUDING MESSAGE 460 462
 - POSITIVE TONE 464
 - NEGATIVE TONE 464



420

FIG. 4

400

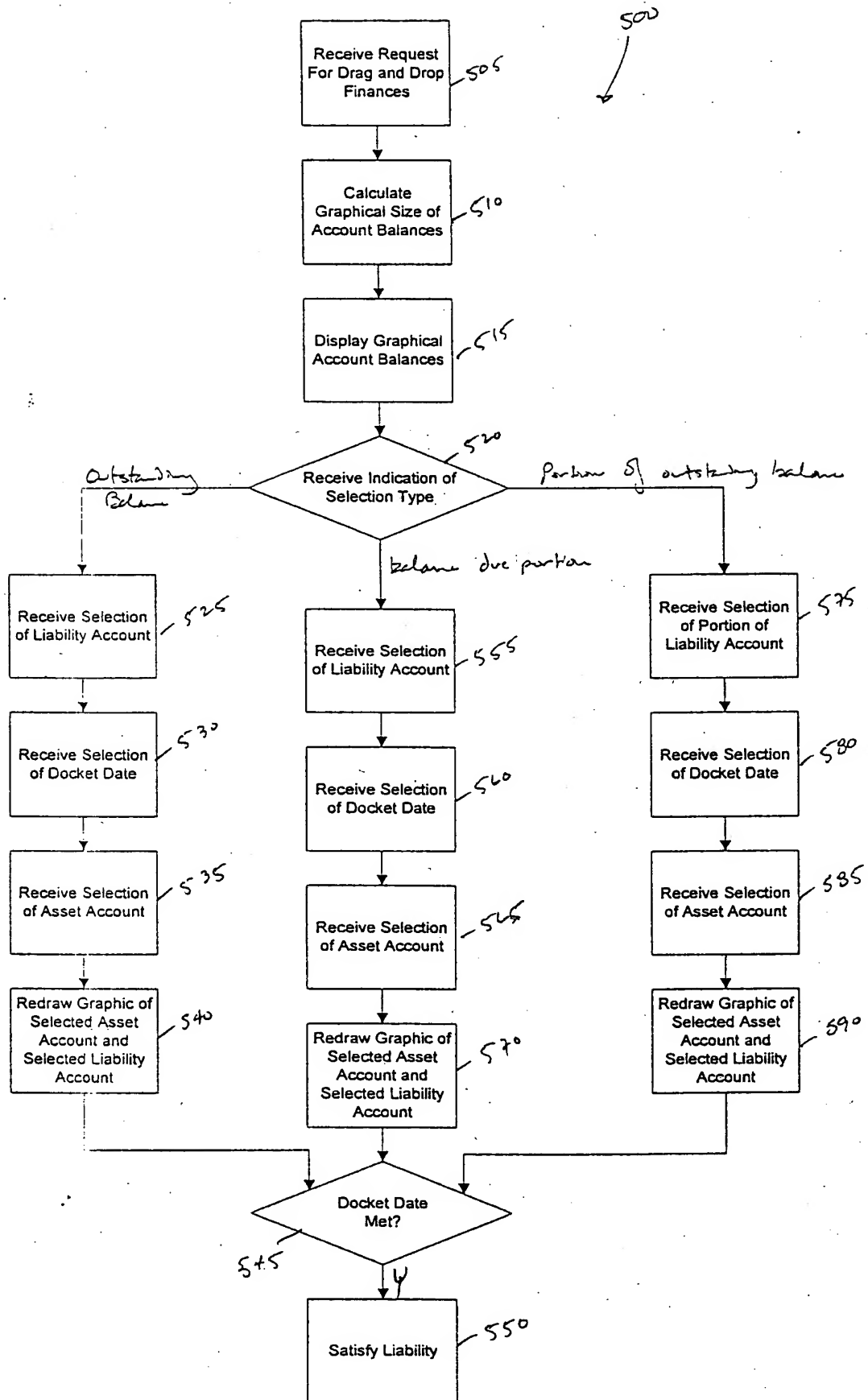
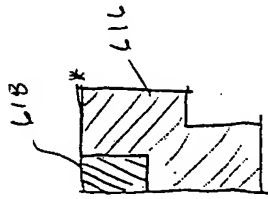
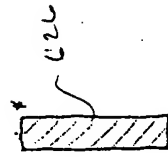


Fig. 5



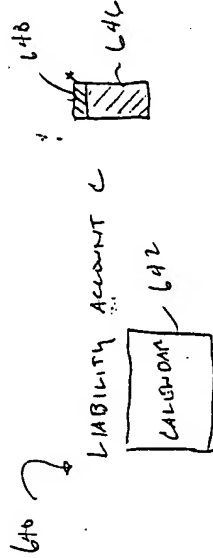
610
ASSET ACCOUNT A



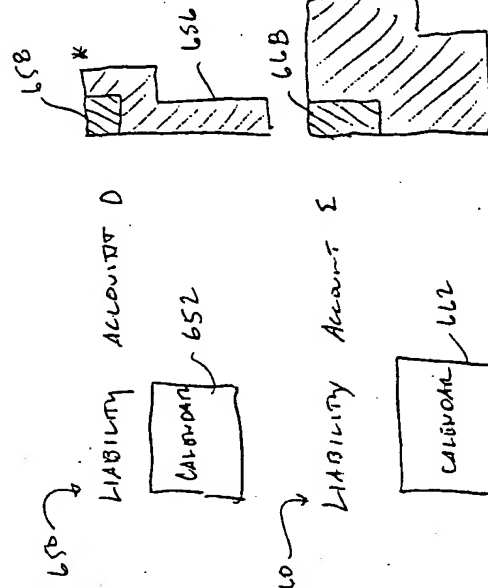
620
ASSET ACCOUNT B

with 1st row
* each block equal to X US Dollars

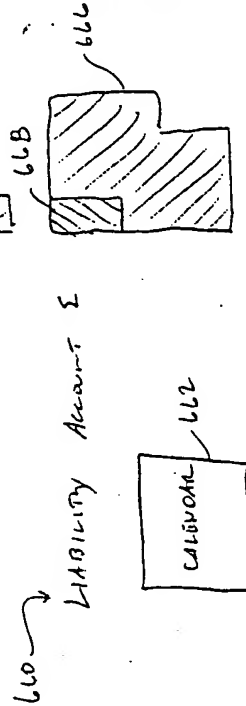
630
ASSET ACCOUNT = previously allocated
634 ASSET ACCOUNT = not allocated
636 LIABILITY ACCOUNT = Balance Due
LIABILITY ACCOUNT = Outstanding Balance less Balance Due
638



640
LIABILITY ACCOUNT C
CALCULATOR 642



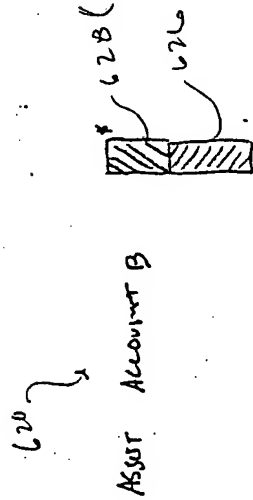
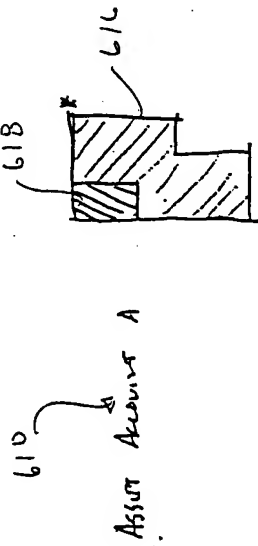
650
LIABILITY ACCOUNT D
CALCULATOR 652



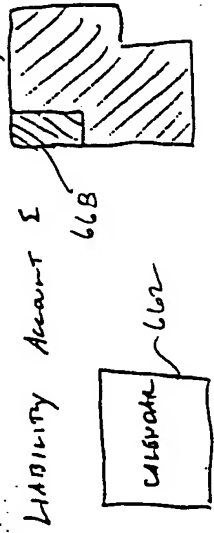
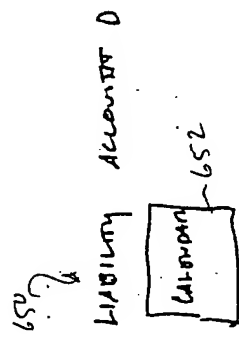
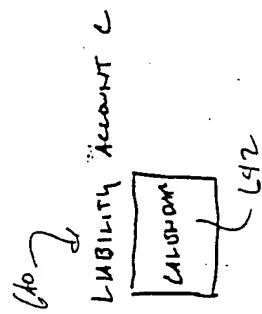
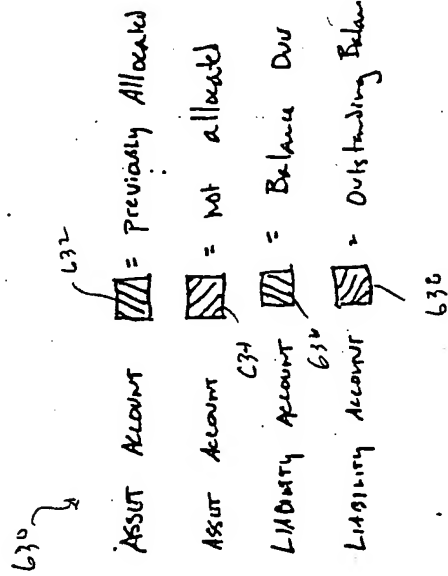
660
LIABILITY ACCOUNT E
CALCULATOR 662

672 - Select Balance Due
670 - select Outstanding Balance
674 - Select Portion of Outstanding Balance
676

FIG. 6A



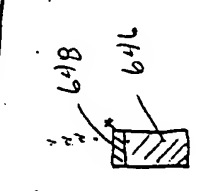
* each block equal to X US Dollars



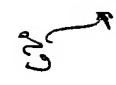
- 670 - O Select Balance Due
- 674 - O Select Outstanding Balance
- 676 - O Select Portion of Outstanding Balance

FIG. 6B

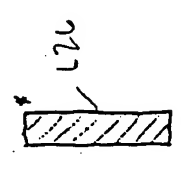
610 (corresponding to 650 and 658)



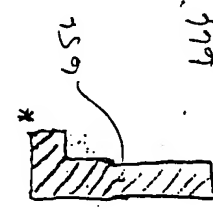
ASSET ACCOUNT A



ASSET ACCOUNT B

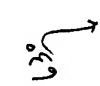


LIABILITY ACCOUNT C

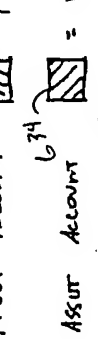


LIABILITY ACCOUNT D

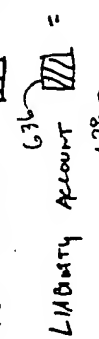
* each block equal to X US Dollars



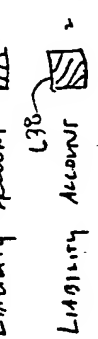
ASSET ACCOUNT = Previously Allocated



ASSET ACCOUNT = Not allocated



LIABILITY ACCOUNT = Balance Due



LIABILITY ACCOUNT = Outstanding Balance less Balance Due



LIABILITY ACCOUNT



LIABILITY ACCOUNT



LIABILITY ACCOUNT

Fig 6C